

Exhibit 4
Geographic Distribution of Loans

Geographic Distribution	2001-2002 Total			2001-2002 Great Rate			2001-2002 Great Start			2001-2002 New Start		
	#	Loan \$	%	#	Loan \$	%	#	Loan \$	%	#	Loan \$	%
State Total	2,854	\$227,170,827	100.0%	2,108	\$170,702,764	73.9%	708	\$54,857,616	24.8%	38	\$1,610,447	1.3%
Grand Division												
West	561	\$40,743,926	19.7%	380	\$27,097,215	18.0%	173	\$13,313,908	24.4%	8	\$332,803	21.1%
Middle	1,452	\$127,367,773	50.9%	1,148	\$101,811,937	54.5%	297	\$25,234,470	41.9%	7	\$321,366	18.4%
East	841	\$59,059,129	29.5%	580	\$41,793,612	27.5%	238	\$16,309,238	33.6%	23	\$956,279	60.5%
Urban/Rural												
Central City	1,435	\$109,147,068	50.3%	1,040	\$80,719,409	49.3%	366	\$27,199,076	51.7%	29	\$1,228,583	76.3%
Rural	398	\$26,837,840	13.9%	314	\$21,325,820	14.9%	82	\$5,424,020	11.6%	2	\$88,000	13.9%
Suburb	1,021	\$90,885,919	35.8%	754	\$68,357,535	35.8%	260	\$22,234,520	36.7%	7	\$293,864	18.4%
MSA												
Chattanooga	186	\$12,842,448	6.5%	137	\$9,569,497	6.5%	43	\$3,003,799	6.1%	6	\$269,152	6.5%
Clarksville	39	\$2,664,788	1.4%	22	\$1,543,763	1.0%	17	\$1,121,025	2.4%	0	\$0	0.0%
Jackson	60	\$4,350,732	2.1%	51	\$3,754,841	2.4%	9	\$595,891	1.3%	0	\$0	0.0%
Tri-Cities	73	\$4,581,386	2.6%	50	\$3,178,700	2.4%	23	\$1,402,686	3.2%	0	\$0	0.0%
Knoxville	395	\$29,014,752	13.8%	268	\$20,321,691	12.7%	112	\$8,093,934	15.8%	15	\$599,127	39.5%
Memphis	434	\$32,467,785	15.2%	267	\$19,734,549	12.7%	159	\$12,400,433	22.5%	8	\$332,803	21.1%
Nashville	1,269	\$114,411,097	44.5%	999	\$91,273,903	47.4%	263	\$22,815,828	37.1%	7	\$321,366	18.4%
Non-MSA	398	\$26,837,840	13.9%	314	\$21,325,820	14.9%	82	\$5,424,020	11.6%	2	\$88,000	5.3%